

JUN 21 2011

~~~~~

NY02:715764.1



2. The Arbitrator has jurisdiction over the subject matter of the Litigation, the Class Representative, the other Members of the Class and the Respondents.

3. The Arbitrator previously entered Findings of Fact and Conclusions of Law on June 8, 2011, which are incorporated by reference in this Final Award.

4. The Arbitrator finds that the distribution of the notice provided for in the Order Granting Preliminary Approval of the Settlement constituted the best notice practicable under the circumstances to all Persons within the definition of the National Class and fully met the requirements of due process under the United States Constitution. Based on evidence and other material submitted in conjunction with the Settlement Hearing, the notice to the National Class was adequate.

5. The Arbitrator finds that the Parties complied with the notice requirements of the Class Action Fairness Act, 28 U.S. C. § 1715.

6. The Arbitrator finds in favor of settlement approval. All Class Members are entitled to receive services as provided in the Class Action Settlement Agreement and its Amendment, including:

**Plan**

a With the approval of the Class Action Settlement:

i Each Class Member will be provided an opportunity to receive the following services:

1 Department-of-Justice-approved Debtor Education and Counseling for no charge; and

2 If desired, Bankruptcy Consultation with Provider at no charge. If the Class Member elects to file for bankruptcy, the Class Member will also be entitled to:

- i Department-of-Justice-approved on-line pre-bankruptcy counseling at no charge, and
  - ii Department-of-Justice-approved on-line bankruptcy debtor education at no charge.
- 3 In addition to the benefits described above, all Class Members are entitled to obtain a one-year subscription for Personal Finance Counseling free of charge from a reputable provider of such counseling chosen by the Respondents, including educational materials similar to those offered in pre-discharge bankruptcy debtor education, budget calculation, educational materials regarding the proper use of credit and the factors that influence prudent borrowing decisions; and
- 4 A no-charge consultation with a consumer credit counseling company chosen by the Respondents.
- ii Each Class Member who is a current client of The Palmer Firm, P.C. or The Seideman Law Firm, P.C. (referred to here as "ETCs") will be charged for continued Work Out services under their respective Legal Services Agreement with The Palmer Firm, P.C. or The Seideman Law Firm, P.C., as follows:
  - 1 \$65.00 per month for each month after the Plan becomes effective, and ending when the Work Out is successfully concluded or ETC elects to terminate efforts to complete the Work Out, or the Work Out or Plan are concluded by either of their terms.
  - 2 Settlement fees will be charged in the (reduced) amount of 29% of the difference between the amount claimed by a creditor and the amount paid in settlement of the claim.
  - 3 No additional fees will be charged, with the exception of a \$25.00 charge per NSF transactions.
  - 4 If the current monthly payments or settlement fees being charged to an ETC under their Legal Services Agreement are lower than the monthly payments and settlement fees set forth above, then the lower monthly payment and settlement fee terms apply.

- iii Work Out will be performed by methods that are thought to be effective, to support credibility in relationships with Creditors, and to promote success in the Work Out process. However, there is no guarantee that ETC will achieve any specific or desired result.
  - iv In the event that an ETC receives service of process during the Work Out regarding a matter in which the ETC is being represented by the Provider, ETC will be provided the opportunity for an attorney consultation at no additional charge. However, neither this Plan, the ETC's Legal Services Agreement, nor the Settlement obligates ETC, Provider, or any other party to perform legal services or enter into a legal-services agreement regarding any lawsuit filed against ETC.
  - v In the event that an ETC is harassed by a Creditor or by a Debt Collector during the Work Out, and in the opinion of Provider the harassment is actionable, Provider will provide up to \$250 in free legal representation to the ETC to deter the harassment, which may include but is not limited to: (1) contacting the harasser to demand that harassment cease; (2) writing a demand letter to harasser; and (3) counseling ETC about strategies to deter harassment. After the \$250 limit of service is reached, Provider may require ETC to enter into new Legal Services Agreement to pursue the matter further. If the Provider enters a new Legal Services Agreement with a Class Member to pursue claim(s) under FDCPA or similar state laws, the Provider will refund \$250 of its contingent fee interest in the matter to the Class Member in the event that a recovery is achieved.
- b At any time that an ETC is no longer participating in a Work Out and
- i terminates participation in this Plan, or
  - ii is terminated by Provider for failure to participate in good faith,
- then Provider will return any money held in trust for ETC.
- c All Class Members who are current clients of The Palmer Firm and who elect the Enhanced Terms Option will be required to sign the Consent to Associate attached to the Settlement Agreement as Exhibit E. Any Class Member who is a current client of The Palmer Firm who does not

sign the Consent to Associate will be deemed to have accepted the terms of the Consent to Associate by remaining in the Class.

d Except as amended, altered, or contradicted by this Plan, all other aspects of the Legal Services Agreements between ETC and The Palmer Firm, PC or Robert Palmer and between ETC and The Seideman Law Firm, P.C., or Scott Seideman will remain in full force and effect. In order to prevent serial litigation, this paragraph specifically includes, but is not limited to, the provision for binding arbitration of disputes pursuant to the Federal Arbitration Act. Further, ETC agrees that such arbitration provisions will also apply to any disputes ETC may have with Provider that arise out of or are in any way related to this Plan and the activities contemplated by this Plan or Settlement.

### **Plan Operation**

#### **Plan Provider**

- i Provider will fulfill Plan as follows:
  - 1 Continue to hold ETC's funds in Trust Account.
  - 2 Represent ETC for purposes of seeking Work Outs with Creditors.
    - a Provider will communicate with Creditors of ETC.
    - b Provider will communicate and work with ETC.
  - 3 In the event of termination of Work Out, transfer to ETC funds held in trust, if any
  - 4 Provide opportunities for ETC to receive bankruptcy consultation, as needed.
  - 5 Provide opportunities for ETC to receive attorney consultation at no charge in the event ETC receives service of process from a Creditor before Work Out is completed.
  - 6 In the event that an ETC is harassed by a Creditor or by a Debt Collector during the Work Out, and in the opinion of Provider the harassment is actionable, Provider will provide up to \$250 in free legal representation to the ETC to deter the harassment, which may include but is not limited to:

(1) contacting the harasser to demand that harassment cease; (2) writing a demand letter to harasser; and (3) counseling ETC about strategies to deter harassment. After the \$250 limit of service is reached, Provider may require ETC to enter into new Legal Services Agreement to pursue the matter further. If the Provider enters a new Legal Services Agreement with a Class Member to pursue claim(s) under FDCPA or similar state laws, the Provider will refund \$250 of its contingent fee interest in the matter to the Class Member in the event that a recovery is achieved.

7 Offer other assistance and representation as requested by ETC or when Provider believes it will promote Work Outs, provided, however:

- a Provider has no obligation to take on legal representation of ETC in addition to seeking Work Out, except as provided above.
- b ETC has no obligation to have Provider represent ETC for matters other than Work Out.
- c Provider may choose to require ETC to pay additional fees for representation of ETC in any matters other than Work Out, except as provided above.
- d Any representation for matters other than Work Out will occur only after completion of a signed written agreement for the additional legal services, except as provided above.

8 Work Out is completed when all Creditors have been satisfied, or when ETC or Provider terminates the Work Out.

ii Work out is accomplished by:

- 1 Contacting Creditors for general discussion of the Plan and explanation of Work Out, then
- 2 Submission of Work Out documentation for ETC to Creditors



- 3 Conclusion of agreements for resolution.
- iii Clients that remove themselves from program, when possible will be
  - 1 Counseled, and
  - 2 Provided opportunity for bankruptcy consultation as previously described herein.

7. The Arbitrator approves the settlement for The Palmer Firm, P.C., Robert Ancel Palmer III, The Seideman Law Firm, P.C., Scott Seideman, and Lexxiom, Inc. in the above-captioned action, as set forth in the Settlement Agreement, each of the releases and other terms, as fair, just, reasonable and adequate as to the Settling Parties. The Settling Parties are directed to perform in accordance with the terms set forth in the Settlement Agreement, as amended.

8. The objections to the Settlement filed by Mary Louise Morales, John Heberlein, Alexander and Fay Gaspari, and Elizabeth Wells are overruled.

9. Except as to any individual claim of those persons (identified in Attachment A hereto) who have validly and timely requested exclusion from the Class, all of the Released Claims against the Respondents are dismissed with prejudice as to the Class Representatives and the other Members of the Class. The Settling Parties are to bear their own attorneys' fees and costs, except as otherwise provided in the Settlement Agreement.

10. Solely for purposes of effectuating this settlement, this Arbitrator has certified a class of all Members of the Class, as that term is defined in and by the terms of the Settlement Agreement.

11. With respect to the Rule 23 Class and for purposes of approving this settlement only, this Arbitrator finds and concludes that: (a) the Members of the Rule 23 Class are ascertainable and so numerous that joinder of all members is impracticable; (b) there are questions of law or fact common to the Rule 23 Class, and there is a well-defined community of



interest among Members of the Rule 23 Class with respect to the subject matter of the Litigation; (c) the claims of Class Representatives James R. Wall, Vickie L. Wall, Jimmy W. Bagby and James Raschel are typical of the claims of the Members of the Rule 23 Class; (d) the Class Representatives have fairly and adequately protected the interests of the Members of the Rule 23 Class; (e) a class action is superior to other available methods for an efficient adjudication of this controversy; and (f) the counsel of record for the Class Representatives, i.e., Class Counsel, is qualified to serve as counsel for the plaintiffs in their individual capacity and representative capacities and for the Rule 23 Class.

12. By the Final Award, the Class Representatives release, relinquish and discharge, and each Member of the Class shall be deemed to have, and by operation of the Final Award shall have, fully, finally, and forever released, relinquished and discharged all Released Claims (including unknown claims, notwithstanding Cal. Civ. Code § 1542), which include any and all claims seeking statutory damages, demands, rights, liabilities and causes of action of every nature and description whatsoever, whether known or unknown, whether or not concealed or hidden, against the Palmer Respondent Releasees, the Seideman Respondent Releasees, and the Lexxiom Respondent Releasees, or any of them, that accrued at any time on or prior to the Preliminary Approval Date, and that relate in any way to the provision of services under the Palmer Legal Services Agreement or the Seideman Legal Services Agreement.

13. "Released Claims" means, collectively, any and all claims seeking real, compensatory, punitive, or statutory damages or disgorgement of fees, or restitution, declaratory or injunctive relief, including Unknown Claims as defined in the Settlement Agreement and herein, demands, rights, liabilities, and causes of action of every nature and description whatsoever, whether known or unknown, whether or not concealed or hidden, against the Palmer

Releasees, the Seideman Releasees, or Lexxiom Releasees, or any of them, that accrued at any time on or prior to the Preliminary Approval Date, and that relate in any way to either the provision of services under a Palmer Legal Services Agreement, a Seideman Legal Services Agreement, or a conspiracy by any or all of the Respondents to commit any tort or violate any federal or state law(s) or statute(s), including, but not limited to, the Racketeer Influenced and Corrupt Organizations Act, 18 U.S.C. §§ 1961–1968, California Business and Professions Code §§ 17200 et seq., and/or California Civil Code §§ 1750 – 1784, during the course of any party providing or offering to provide services like those described in a Palmer Legal Services Agreement or Seideman Legal Services Agreement.

14. “Unknown Claims” means any Released Claims which the Class Representatives or any Class Settlement Member do not know or suspect exist in his or her favor at the time of the entry of the Final Award, and which, if known by him or her might have affected his or her settlement with and release of the Palmer Respondent Releasees, the Seideman Respondent Releasees or the Lexxiom Respondent Releasees. The Class Representatives and each Class Settlement Member may hereafter discover facts in addition to or different from those which they now know or believe to be true with respect to the subject matter of the Released Claims, but the Class Representatives and each Class Settlement Member, upon the Effective Date, shall be deemed to have, and by operation of this Final Award shall have, fully, finally, and forever settled and released any and all Released Claims, known or unknown, suspected or unsuspected, contingent or non-contingent, whether or not concealed or hidden, which then exist, or heretofore have existed upon any theory of law or equity now existing or coming into existence in the future, including, but not limited to, conduct which is negligent, intentional, with or without malice, or a breach of any duty, law or rule, without regard to the subsequent discovery or

existence of such different or additional facts. The Class Representatives specifically waive, and the Class Settlement Members shall be deemed by operation of the Final Award to have specifically waived, any protection under California Civil Code Section 1542. The Class Representatives acknowledge, and the Class Settlement Members shall be deemed by operation of this Final Award to have acknowledged, that the foregoing waiver of claims and of California Civil Code Section 1542 were separately bargained for and a key element of the Settlement Agreement of which this release is a part.

15. Neither the Settlement Agreement, nor any act performed or document executed pursuant to or in furtherance of the settlement: (i) is or may be deemed to be or may be used as an admission of, or evidence of, the validity of any Released Claim, or of any wrongdoing or liability of the Palmer Respondent Releasees, the Seideman Respondent Releasees, and the Lexxiom Respondent Releasees; or (ii) is or may be deemed to be or may be used as an admission of, or evidence of, any fault or omission of the Palmer Respondent Releasees, the Seideman Respondent Releasees, and the Lexxiom Respondent Releasees in any civil, criminal or administrative proceeding in any Arbitrator, administrative agency or other tribunal. The Palmer Respondent Releasees, the Seideman Respondent Releasees, and the Lexxiom Respondent Releasees may file the Settlement Agreement and/or the Final Award from this Litigation in any other action that may be brought against them in order to support a defense or counterclaim based on principles of res judicata, collateral estoppel, release, good faith settlement, judgment bar or reduction or any theory of claim preclusion or issue preclusion or similar defense or counterclaim.

16. The only Settlement Class Members entitled to relief pursuant to this Final Award are Participating Claimants. Neither the Settlement Agreement nor this Final Award will result in the creation of any unpaid residue or residual.

17. The Respondents have agreed to pay Class Counsel reasonable attorneys' fees in this matter as well as certain allowable costs in this matter. The total amount of the reasonable attorneys' fees and allowable costs to be paid by Respondents to Class Counsel is one million two hundred sixty thousand dollars (\$1,260,000). Respondents are ordered to pay this total amount as follows: (1) two hundred thirty-five thousand dollars (\$235,000) within five (5) business days after the Effective Date of the Settlement Agreement; (2) one million twenty-five thousand dollars (\$1,025,000) in twelve equal monthly installments of eighty-five thousand four hundred sixteen dollars and sixty-seven cents (\$85,416.67) beginning on the fifth day of each month following the Effective Date of the Settlement Agreement. Respondents are jointly and severally liable for payment of reasonable attorneys' fees and allowable costs as set out in this paragraph. The Arbitrator finds that these payments are fair and reasonable. The Respondents are directed to make such payments in accordance with this provision and the terms of the Settlement Agreement.

18. The Arbitrator reserves exclusive and continuing jurisdiction over the Litigation, the Class Representatives, the Settlement Class and the Respondents for the purposes of supervising the implementation, enforcement, construction, administration and interpretation of the Settlement Agreement and this Final Award.

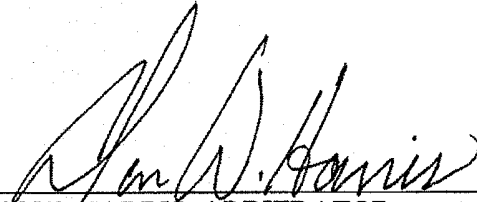
19. This document shall constitute a judgment for purposes of Rule 58 of the Federal Rules of Civil Procedure, and the Parties may seek confirmation of this judgment pursuant to the Federal Arbitration Act, 9 U.S.C. § 9.

20. Counsel for Claimants or Respondents shall provide a copy of this Final Award and Order of Dismissal to all parties that filed objections in this arbitration proceeding.

21. This proceeding is terminated and closed.

IT IS SO ORDERED.

DATED: June 9, 2011

  
ALAN W. HARRIS, ARBITRATOR

## ATTACHMENT "A" - CLASS MEMBERS REQUESTING EXCLUSION

| <u>NAME &amp; ADDRESS</u>                                                          | <u>ACCOUNT #</u> |
|------------------------------------------------------------------------------------|------------------|
| 1. Donald Foreman<br>453 _____?<br>Liverpool PA 17045                              | 6006605          |
| 2. Freddie L. Shelley<br>624 Bernard Street<br>Union Springs AL 36089              | 6066395          |
| 3. Costenia L. Davie<br>622 Bernard Street<br>Union Springs AL 36089               | 6057847          |
| 4. Neta & Don Reed<br>64A. Engh Road<br>Ornak WA 98841                             | 6047868          |
| 5. Roxann Helmig<br>P.O. Box 352<br>Karnak IL 62956                                | 6035088          |
| 6. George H. Gifford<br>P.O. Box 463<br>Miles TX 76861                             | 6030977          |
| 7. Katherine L. Spencer<br>235 Pleasant Park Ct NW Lot #56<br>Warren OH 44481-9442 | 6021041          |
| 8. Edward R. Garverick<br>17621 W. Picacho Rd #1<br>Marana AZ 85653-9720           | 6063231          |
| 9. Tara Shipley<br>P.O. Box 647<br>Entiat WA 98822                                 | 6018397          |
| 10. Mary L. Deek<br>432 Low Gap Road<br>Danville WV 25053-9673                     | 6009753          |

- |                                                                                        |         |
|----------------------------------------------------------------------------------------|---------|
| 11. Samuel Cutshall<br>2735 Corybrooke Lane<br>Kissimmee FL 34744                      | 6049159 |
| 12. Inel Atkinson<br>1250 FM 2941<br>Dickens TX 79229-4005                             | 6003611 |
| 13. Maria Farfan<br>3736 N Winthrop Ave.<br>Chicago IL 60660                           | Unknown |
| 14. Joanne & Richard Taylor<br>1303 Hazel St.<br>Salisbury MD 21804-4527               | Unknown |
| 15. Roderick S. and Frances M. McBroom<br>55 Aaron Drive<br>Richland WA 99352          | Unknown |
| 16. Richard W. Wendell<br>306 Sproce Ave.<br>Altoona PA 16601                          | Unknown |
| 17. Verdo M. & Charles E. Ivy<br>3223 Hallett Lane<br>Memphis TN 38119-9048            | 6061982 |
| 18. Mathilde S. & Billy J. Grant<br>5003 Rustic Ridge<br>San Antonio, TX 78228         | Unknown |
| 19. Martha J. Norton<br>56 Harper Road<br>Carrollton GA 30117-8788                     | Unknown |
| 20. David John, Sr.<br>P.O. Box 310<br>5073 HCR 33<br>Gallup NM 87305                  | Unknown |
| 21. William H. Travis, III & Dee Travis<br>1215 Sedeeva Cir. N.<br>Clearwater FL 33755 | 6064709 |



22. Juanita Gentry 6041927  
2206 Dozier St.  
Gadsen AL35904
23. Earl Willie Carter Unknown  
no address
24. Janet & William Allen Unknown  
P.O. Box 685  
East Bridgewater MA 02333
25. Melinda G. & Michael D. Jordon Unknown  
129 Stake Drive  
Punxsutawney PA15767
26. Gail Wermer 6057392  
580 Willis Ave, 2E  
Williston Park, NY 11596
27. Opal Browder 6007661  
P.O. Box 713  
Zephyr TX 76890
28. Robert & Patrice Elliott 6061898  
118 Walker Street  
Gardnerville NV 89410
29. Leticia O. Vidallo Unknown  
85 W. 5<sup>th</sup> Ave. Apt 205  
San Mateo CA 94402-2035
30. Betty Bailey Unknown  
2554 Independence Apt 4  
Cape Girardeau MO 63701
31. Greg Milkowich Unknown  
804 S. Jefferson St., Apt #4  
Allentown PA 18103
32. Mary Ann Varner Unknown  
601 6<sup>th</sup> Street, Apt 704  
McKeesport PA 15132
33. Dianna Owens 6041450  
2116 Cedar Street  
Pueblo CO 81004

- |                                                                                |          |
|--------------------------------------------------------------------------------|----------|
| 34. Joan Ottenstein<br>2603 SW 10 <sup>th</sup> St., Apt 366<br>Ocala FL 34471 | 6024831  |
| 35. Gail and Ed Carl-Lee<br>P.O. Box 36<br>Ida AR 72546                        | 6045639  |
| 36. Frankie and Marion Watson<br>P.O. Box 1359<br>Bogalusa LA 70429            | 6042383  |
| 37. Charles Crone, Sr.<br>3785 Bear Road<br>York PA 17406-8471                 | 6008655  |
| 38. Ricky J. Needham<br>15 Eldad Lane<br>Trenton TN 38382                      | 6027837  |
| 39. Roberta Clift<br>P.O. Box 506<br>Grayland WA 98547                         | Unknown  |
| 40. Lorraine Clark<br>2200 Cleveland Ave., Apt 231<br>Midland MI 46840         | 6012067  |
| 41. Charles Rickard<br>630 Akers,<br>Burkburnett, TX 76354                     | 6004102  |
| 42. Ruth A. Beir<br>9379 Cottonwood N.E.<br>Bemidji, MN 56601                  | Unknown  |
| 43. Michael W. Pillins<br>Box 1124<br>Huntington, UT 84528                     | Unknown  |
| 44. Yanel Guerrero<br>1654 Sheap Road<br>Franklin Grove, IL 61031              | 60339122 |
| 45. Peggy Ann Burke                                                            | 6065039  |

3290 S. Bluff Dr.  
Syracuse, UT 84075

- |                                                                                                                             |         |
|-----------------------------------------------------------------------------------------------------------------------------|---------|
| 46. JoseFina Otero<br>Edgardo Gonzalez<br>Box 868<br>Millbrook, NY 12545                                                    | 6046850 |
| 47. Richard W. Allen<br>2 Windy Hill Circle<br>Fairport, NY 14450                                                           | 6060042 |
| 48. Carrie Walsh<br>810 N. First St.<br>Palmyra, WI 53156                                                                   | Unknown |
| 49. Timothy & Brenda Simmons<br>31 Simmonville Ln.<br>Greenville, VA 24440                                                  | 6061718 |
| 50. Anita Briscoe<br>412 W. Morgan St.<br>Tipton, MO 65084                                                                  | 6013490 |
| 51. Vista Charlotte Gagne<br>94 Page Rd.<br>Litchfield, NH 03052                                                            | 6018466 |
| 52. Mary Hannan<br>1256 W. 2nd St.<br>Otumwa, IA 52501                                                                      | 6016280 |
| 53. Wanda Philpott<br>822 S. 13th St.<br>Richmond, IN 47374                                                                 | 6036190 |
| 54. Karan Gauldin<br>1107 Virginia Ave.<br>Talladega, AL 35160                                                              | 6022791 |
| 55. James and Carolyn Culpepper<br>c/o Wayne Walls, Bankruptcy Trustee<br>900 S. Gay St., Suite 2200<br>Knoxville, TN 37902 | Unknown |
| 56. Nancy M. Aquilla                                                                                                        | 6050463 |

4 North Ellamont St.  
Baltimore, MD 21229

57. Jason L. Meshke  
11000 16th Ave SE Apt 903  
Everett, WA 98208

6054407

58. Ada W. Jones  
101 Shadowood Trail  
Hopkinville, KY 42240

6043122

59. Billy & Audrey Brewer  
2190 Boxville Rd.  
Morganfield, KY 42437

6020487

60. Dan Kiebiecek  
110 42nd Road Lat 3  
Columbus, NE 68601-9417

Unknown

61. Dee B. Edwards  
8787 Orion Place  
Columbus, OH 43240

Unknown

62. Richard L. Davis  
813 Helton St.  
Bluefield, WV 24701

6006455

63. Tricia Sanaghan  
403 S. Locust St.  
Winfield, IA 52659

6063022

64. Marvin F. Simpson  
1913 Busch Ct.  
Ft. Collins, CO 80525

6059024

65. John V. Tufaro  
20 North St.  
Bloomsbury, NJ

6058588

66. Christopher N. Smith  
2755 N. Hannon Ranch Rd.  
Bisbee, AZ 85603

6026249

67. Robert P. Hervela  
675 P. Hervea  
Johannesburg, MI 49751

Unknown

|                                                                                    |         |
|------------------------------------------------------------------------------------|---------|
| 68. Regina M. Caltabiano<br>405 Cohwakin Rd.<br>Sewell, NJ 08080                   | 6036942 |
| 69. Richard E. Dalton, Jr.<br>1307 Wisconsin Ave.<br>Pittsburgh, PA 15216          | Unknown |
| 70. Luana R. Darnell<br>347 South Union<br>Galion, OH 44833                        | 6004812 |
| 71. Gloria S. Ormuz<br>440 Cunat Blvd., Unit 2G<br>Richmond, IL 60071-8919         | 6050736 |
| 72. Lucila V. Cedron<br>83-06 Vietor Ave., Apt 40<br>Elmhurst, NY 11373            | 6057394 |
| 73. Marilyn B. Celada<br>5407 Storm King<br>Cibola, TX 78108                       | Unknown |
| 74. James C. Regione<br>Box 241<br>Sharon, VT                                      | Unknown |
| 75. Jacqueline A. Collins<br>10 Middle St.<br>West Warwick, RI 02893               | 6057664 |
| 76. Barbara Jacobs<br>266 Woodworth Ave.<br>Yonkers, NY 10701                      | Unknown |
| 77. Joann Emily Macomb<br>7501 W. 101st St., Apt 114<br>Minneapolis, MN 55438-2519 | Unknown |
| 78. Jeffrey Gardner & Beverly Gardner<br>RR 1, Box 164<br>Mt. Sterling, IL 623453  | 6038382 |
| 79. Patricia & Lawrence Haemon                                                     | 6056132 |

RR 3, Box 155H  
Kahoka, MO 63445

- |                                                                                                      |         |
|------------------------------------------------------------------------------------------------------|---------|
| 80. Margaret Scalisce<br>427 Davis Ave.<br>Staten Island, NY 10310-2152                              | Unknown |
| 81. Deborah Landphere<br>326 Hong Kong Rd.<br>Pulaski, NY 13142                                      | 6026264 |
| 82. Melissa L. Nordin<br>569 S. Almond St.<br>Fall River, MA 02724                                   | Unknown |
| 83. Dianne Heins<br>33047 Kennedy Dr., Apt 3208<br>Fraser, MI 48026                                  | 6010367 |
| 84. Regina M. Catabiano<br>405 Cohawkin Rd.<br>Sewell, NJ 08080                                      | 6036942 |
| 85. Beverly Luzier<br>c/o Lonnie C. Hill, Attorney<br>47 North Third St.<br>Lewisburg, PA 17837-1501 | 6029475 |
| 86. Geraldine Guilbeault<br>218 Eastown Dr., Apt 219<br>Wapakoneta, OH 45895-1767                    | Unknown |
| 87. Shirley M. Evans<br>348 Tiptoe Rd.<br>Yanceyville, NC 27379                                      | Unknown |
| 88. Martha Naylor<br>4527 W. Bellview Rd.<br>Columbia, MO 65203                                      | 6008850 |
| 89. Sandra Bradbury<br>No address                                                                    | Unknown |
| 90. Mary E. Simpson<br>1913 Busch Ct.<br>Ft. Collins, CO 80525                                       | 6059024 |

91. Betty J. Davis  
813 Helton St.  
Bluefield, WV 24701

6006455

92. Mary Regione  
P. O. Box 241  
Sharon, VT 05065

Unknown

93. Ross Heins  
13754 Grey  
Warren, MI 48089

6010367